

Substitute for form 1449A/PTO

**SUPPLEMENTAL
INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet	1	of	5
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Complete if Known

Application Number	09/543,938
Filing Date	04/06/2000
First Named Inventor	Dushyant Sharma
Group Art Unit	3621
Examiner Name	
Attorney Docket Number	6582

U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
		US- 3,833,885	05/24/1973	Gentile, et al.	
		US- 4,277,837	07/07/1981	Stuckert	
		US- 4,315,101	02/09/1982	Atalla	
		US- 4,317,957	03/02/1982	Sendrow	
		US- 4,420,751	12/13/1983	Paganini et al.	
		US- 4,454,414	06/12/1984	Benton	
		US- 4,460,960	07/17/1984	Anderson, et al.	
		US- 4,634,845	01/06/1987	Hale et al.	
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		US- 4,689,478	08/25/1987	Hale et al.	
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		US- 4,823,264	04/18/1989	Deming	
		US- 4,947,028	08/07/1990	Gorog	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ - Number ⁴ - Kind Code ⁵ (<i>if known</i>)				
		WO99/05628	02/04/1999	Unisys Corporation		
		WO99/07102	02/11/1999	Huntington BancShares Incorporated et al.		
		WO99/10823	03/04/1999	Citibank N.A.		
		WO99/13421	03/18/1999	Microsoft Corporation		
		WO99/15999	04/01/1999	Microsoft Corporation		
		WO99/58339	11/18/1999	Jean-Claude Sarda		
		WO00/42551	07/20/2000	The Chase Manhattan Bank		

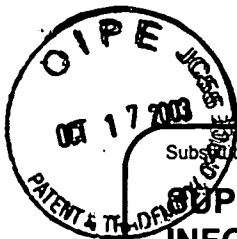
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³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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Sheet 3 of 5

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		Number - Kind Code ² (if known)			
		US- 5,787,403	07/28/1998	Randle	
		US- 5,815,665	09/29/1998	Teper, et al.	
		US- 5,832,460	11/03/1998	Bednar et al.	
		US- 5,845,267	12/01/1998	Ronen	
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		US- 5,890,140	03/30/1999	Clark et al.	
		US- 5,903,721	05/11/1999	Sixtus	
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		US- 5,956,700	09/21/1999	Landry	
		US- 5,978,780	11/02/1999	Watson	
		US- 6,029,151	02/22/2000	Nikander	
		US- 6,032,133	02/29/2000	Hilt et al.	
		US- 6,052,457	10/05/1999	Abdelaal et al.	

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		Country Code ³ - Number ⁴ - Kind Code ⁵ (if known)				
Examiner Signature			Date Considered			

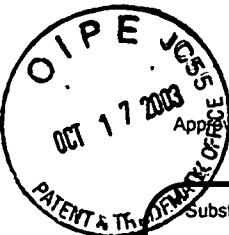
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		Group Art Unit	3621		
		Examiner Name			
Sheet	5	of	5	Attorney Docket Number	6582

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		STONEMAN, B., Fitting It All Together, Banking Strategies, March/April 2000, vol. 76, No. 2, pp. 50-58.	
		HALLERMAN, D., Banks Strike Back With An E-Bill Challenge, Bank Technology News, August 1999.	
		NO AUTHOR NAME GIVEN, Non-Bank Puts E-Payments At ATMs To The Test, Bank Network News, May 1999,	

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Examiner Signature	/Evens Augustin/	Date Considered	06/23/2008
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